UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF MICHIGAN – SOUTHERN DIVISION

| In Re: | |) | Case No. 15-57662-mar |
|--|-----------|---|-----------------------|
| James Edward Davenport (xxx-xx-1609) | |) | |
| Cheryl Johnson Davenport (xxx-xx-3166) | |) | Chapter 13 |
| | Debtor(s) |) | _ |
| | |) | Hon. Mark A. Randon |

ORDER CONFIRMING PLAN

The Debtor(s)' Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 USC §1325(a) are met.

Therefore, IT IS HEREBY ORDERED that the Debtor(s)' Chapter 13 plan, as last amended, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of <u>Gudeman & Associates, P.C.</u>, Attorney for the Debtor(s), for the allowance of compensation and reimbursement of expenses is allowed in the total amount of <u>\$FEEAPP</u> in fees and <u>\$FEEAPP</u> in expenses, and that the portion of such claim which has not already been paid, to-wit: <u>\$FEEAPP</u> shall be paid by the Trustee as an administrative expense of this case.

IT IS FURTHER ORDERED that the Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 USC §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows: [Only provisions checked below apply]

- [X] The Debtor(s) shall remit 100% of all tax refunds to which Debtor(s) is/are entitled during the pendency of the case and shall not alter withholdings without Court approval.
- [X] That Creditor Nationstar Mortgage LLC's claim (Claim#22) will be treated as an allowed secured claim in the amount of \$23,200.00 with 5.000% interest paid in equal monthly payments of \$437.81 as required under 11 U.S.C. § 1325(a)(5)(B)(ii) over 60 months. The remaining balance of Creditor's claim shall be treated as an allowed unsecured claim in the amount listed on the Creditor's Proof of Claim. All other terms of the "Order Resolving Creditor, Nationstar Mortgage, LLC's Objection to Confirmation & Modifying the Automatic Stay & Resolving the Evidentiary hearing Scheduled for September 6, 2016" are incorporated herein by reference.
- [X] Debtors plan payment shall be increased to \$1275/month effective 10/5/16
- [X] Debtors plan payment shall be increased to \$1675/month effective 3/15/19
- [X] Debtors shall amend schedule B to disclose the assets of Davenport associates by 10/19/16 or attorney fees reduced by \$250.00
- [X] The Debtors plan payments to unsecured creditors shall be no less than \$4000 based upon the agreed liquidation analysis between the Debtors and the Trustee
- [X] The Debtors shall provide paid in full receipts for the expenses for which they seek to excuse the turnover of their 2013 & 2015 tax returns including the appraisals of 2 properties, the garage door & lift, car repairs, home security system repairs, homeowner's insurance, 2 payments on the second mortgage, 2014 tax liabilities, dental expenses & roof & step repairs or any difference shall be turned over by 12/1/16.

[X] The claim of the Wayne County Treasury (Claim #27) for 2015 property taxes for the property located to 17668 Stahelin shall be paid by the Trustee in the amount of \$1925.23 at 12% interest over 60 months as a class 5.2 claim.

Approved:

/s/ Maria Gotsis
Krispen S. Carroll (P49817)
Margaret Conti Schmidt (P42945)
Maria Gotsis (P67107)
Chapter 13 Standing Trustee
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/s/ Thomas Smith
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Signed on October 11, 2016

_/s/ Mark A. Randon

Mark A. Randon United States Bankruptcy Judge